

## Financial security is of vital importance...

Your financial security will play an important role in the quality of life experienced by you and your family in the years to come. Australian Financial Services Limited (AFS) is a national financial advisory group and our role is to provide the advice, services, products and carefully planned strategies you need to reach your financial goals and objectives.

This Financial Services Guide (FSG) is intended to inform you about us and our relationship with you before we provide you with financial advice. It is intended that this FSG should assist you in deciding whether to use any of the services provided by our Authorised Representatives.

It contains information about remuneration that may be paid to AFS, our Authorised Representatives and other relevant persons in relation to the services offered.

It also contains information on how we handle your personal information and how complaints against the Authorised Representative are handled.

## Strength and competence... Adviser owned adviser driven

AFS is a wholly owned subsidiary of AFS Group Ltd which is 100% owned by its advisers, directors and staff.

We believe that this ownership structure provides clients with the confidence and security that business decisions are made with you the client in mind and are not influenced by Corporate or Institutional ownership.

AFS is the holder of Australian Financial Services licence number 297239. Under the Corporations Act, our primary responsibility is to you, our client. Our Authorised Representatives act on our behalf and AFS is ultimately responsible for the advice given.

## Education and knowledge for your security...

You want to be sure that the advice you receive is up-to-date and accurate. Whilst your AFS Authorised Representative has many years of practical experience, continuing education is a requirement of both AFS and the industry regulator. Full details of your Authorised Representative's experience and expertise are set out in the attached "Authorised Representative Disclosure Statement"- (Part 2).

## Research for your peace-of-mind...

AFS Authorised Representatives are provided with a comprehensive and research driven Approved Product List from which they can choose a product suited to your needs.

The recommended Investment Products are subject to an approval process that includes external research and analysis and are sourced from over 50 leading fund managers.

Insurance products are sourced from all the major insurers and are examined not only for their policy wording, product benefits and competitive cost structures but for their long term market presence.

## Services and advice to meet your requirements...

Your AFS Authorised Representative can provide a wide range of services from comprehensive financial planning to tailored advice on selected products. The advice and services we provide fall into three broad categories.

- 1. Strategic Advice.** One of the most important things we do for you is to match our recommended strategies with your goals and objectives. Whether you require a strategy to protect your family, or save for a specific goal such as children's education, or early retirement we will tailor a strategy to your needs.
- 2. Investment Advice.** Where authorised by us (see your Authorised Representative's Disclosure Statement), our Authorised Representatives are able to provide advice on managed funds, shares and debentures as well as superannuation advice.
- 3. Insurance.** Our Authorised Representatives are authorised to advise on a wide range of insurance products such as Life, Trauma, Income Protection and Disability insurance.

Your Authorised Representative may provide general advice or personal advice. Before providing personal advice, your Authorised Representative will want to ensure that the advice is appropriate and suitable for your needs. To do so he/she will need to find out about your current financial position and your financial goals and objectives.

You have the right not to divulge this information should you do not wish to. If so, the advice may not be as suitable for your needs and objectives and this should be taken into account before acting on the advice.

In providing personal advice, your Authorised Representative will explain any significant risks relating to any financial products or strategies recommended. If you do not understand these risks you should ask your Authorised Representative to explain them to you.

If you have been provided with personal advice, your Authorised Representative will provide you with a Statement Of Advice (SOA), Statement of Additional Advice (SOAA) or Record of Advice (ROA) which will take into account your objectives, financial situation and needs. The SOA or SOAA must be given to you before you make any investments or buy an insurance policy, unless you expressly request that the investment be made or the insurance policy be purchased before you receive the SOA. A ROA is not provided to you but a copy is retained on your file and a copy is available for up to seven years upon request.

If a financial product recommendation has also been made, you will be provided with access to a Product Disclosure Statement (PDS) containing information about the product that will enable you to make an informed decision about the appropriateness of the product.

## Fees and Charges

AFS Authorised Representatives are able to receive payment for their services in a number of ways.

Clients may be asked to pay a fee for service, or a charge for the amount of funds that the advice covers or alternatively, AFS may receive brokerage or commission which is paid by a financial product provider. AFS Authorised Representatives may also choose to offer a mix of both methods to suit your needs. (See part 2 for further details)

Your SOA will contain full details of all fees and charges and benefits accruing to the Authorised Representative together with disclosure of any associations which might influence the provision of that advice. If an up front fee is to be charged for the preparation of this advice then it will be disclosed prior to you incurring that fee.

## Preferred Business Partners, Alliances and Sponsors...

AFS maintains Preferred Business Partner arrangements with many leading companies who provide us with access to products on favourable terms. This relationship is beneficial to both AFS and our clients. They also provide training at professional development days and at our annual conference for which they make a financial contribution.

Please note that the inclusion of a product or service on our recommended list is not dependent on support from a product supplier.

Your Authorised Representative's SOA will fully disclose these arrangements when it is presented to you.

## Strategy Portfolio Limited

Strategy Portfolio Limited (SPL) is a marketing entity associated with the Strategy Personal Superannuation and investment platforms and as of September 2007, is wholly owned by AFS Group Limited, of which AFS, the licensee of your adviser, is also a subsidiary.

Your adviser is, or may in future become, a shareholder in AFS Group Limited, and may therefore indirectly benefit as a result of recommending that you invest via the Strategy platforms. Full disclosure of specific remuneration arrangements will be made in your SOA.

## How is my personal information dealt with...

As a client of AFS, you will receive conscientious and personal attention from your Authorised Representative at all times.

Your personal information that we have collected is contained in your file. This includes information about your financial objectives and also contains the recommendations made to you. If you wish to examine your file you should ask your Authorised Representative, who will make arrangements for you to do so.

We are committed to ensuring the privacy and security of the information provided. Information on this is included in our privacy policy.

## AFS Privacy Policy

In order to comply with the requirements of the Privacy Act, we are required to advise you that AFS holds personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services including:

- a) the preparation of your financial plan;
- b) the provision of financial planning advice to you;
- c) making securities and investment recommendations;

- d) reviewing your financial plan;
- e) reviewing securities and investment recommendations; and
- f) for other related matters.

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investment Commission and the Rules of Professional Conduct of the Financial Planning Association, of which this organisation is a principal member, to collect information about you for the purpose of providing you with the services referred to above.

We will from time to time disclose information about you to Authorised Representatives of AFS and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. We may also be required by law to disclose your personal information to government agencies, including the Australian Taxation Office, the Australian Transaction Reports and Analysis Centre (Austrac) or a court of law. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent.

You are entitled to obtain access to the information which we hold about you by contacting the AFS Head of Compliance on 03 8320 1517 or by writing to PO Box 630, Collins Street West P.O Melbourne, Vic 8007.

## What Happens if I have a complaint?...

AFS is serious about providing a quality service and is a member of the Financial Ombudsman Service (FOS). FOS is an independent body which has been approved by the Australian Securities and Investments Commission (ASIC) to deal with complaints against its members.

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within seven days, please contact the Head of Compliance at AFS in writing at PO Box 630 Collins St West PO, Melbourne, Vic 8007. AFS will try and resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome within 45 days, then the procedure is as follows:

Send your complaint to FOS at GPO Box 3, Melbourne, Vic 3001. Their free call number is 1300 78 08 08. The complaints service is free of charge to you.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

In the event it is ever necessary, AFS holds a Professional Indemnity Policy that meets the requirements of The Corporations Act. The Policy includes coverage for the advice given by your adviser whilst an AFS Authorised Representative even if they are no longer authorised by AFS or have left the industry.

## Accume Financial Planning Pty Ltd

259438 is a corporate authorised representative of Australian Financial Services 297239.  
Accume Address:  
3/300 Flinders Street  
Adelaide SA 5000

## About Accume Financial Planning Pty Ltd Advisers

**Tim Denton** (*Director*) Authorised Representative  
Number 259449

### My education qualifications and experience:

- Bachelor of Commerce, University of Adelaide, 1993
- Graduate Diploma in Applied Finance and Investment, Securities Institute of Australia, 1995
- Diploma of Financial Planning, Financial Planning Association of Australia Ltd, 1997
- Certified Financial Planner

Phone: (08) 8100 3355  
Mobile: 0412 450 487  
Fax: (08) 8100 3301  
Email: [tim@accume.com.au](mailto:tim@accume.com.au)

**Byron Bartlett** (*Director*) Authorised Representative  
Number 259447

### My education qualifications and experience:

- Diploma of financial Planning, Financial Planning of Australia Limited, 2000.

Phone: (08) 8100 3355  
Mobile: 0421 289 657  
Fax: (08) 8100 3301  
Email: [byron@accume.com.au](mailto:byron@accume.com.au)

## The products Accume Financial Planning can advise you on:

- Life Insurance
- Superannuation
- Managed Investments
- Securities
- Deposit Products

## Further details of relationships and associations

Tim, Ralston and Byron are each directors of Accume Financial Planning Pty Ltd and may receive an annual salary, superannuation, and bonuses (if any are paid) from this company.

## Referral Arrangements

I have established a commercial relationship with various referral partners under which I may refer clients, or have clients referred to me. The exact commercial arrangement between me and each of my referral partners varies according to each circumstance and cannot be predetermined.

If you are referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

## Fees and Charges

The practice is remunerated by both fees and commissions. Details of adviser remuneration will be discussed with you on an individual basis and be fully disclosed in the Statement of Advice provided to you. In most cases, you will be offered the alternative of a fee or payment of commission by the product provider.

## Costs

We offer a range of payment options which include:

### Initial Interview

The initial interview is a flat fee of \$150. However, if you have been referred to us by an existing client then this initial interview is provided at our expense.

### Plan Preparation

A fee may be payable for the provision of an initial statement of advice plan of up to \$660.

## Implementation of Recommendations

As a result of the initial advice you may be recommended to purchase a financial product. Commissions may be payable when purchasing such a product. Commission is calculated as a percentage of the funds you have invested and/or the insurance premium paid by you.

These initial commissions are:

- Investment and superannuation products – up to 3% of the funds invested (deducted from the funds invested)
- Insurance products – between 11% and 125% of the premium you pay

Some of these costs are deducted from your initial investment whilst some are paid by the product provider and are therefore not a cost to you.

## Review Fee

Our review fees are 1.1% per annum (minimum of \$1,100 pa) of the investments managed by us. These fees are typically deducted from your investment balance on a monthly basis.

All fees and/or commissions charged will be fully detailed in the Statement of Advice you receive. All fees disclosed are inclusive of Goods and Services Tax.

## Disclosure

From time to time various product suppliers, including Strategic Business Partners may provide incentives, or gifts of a minor nature. AFS is committed to making full disclosure and these are known and capable of being disclosed they will be included in the SOA.

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### Marketing Allowance – Strategy

Your adviser may become entitled to receive a marketing allowance once the total of all clients' funds invested in the Strategy platform exceeds \$500,000. The marketing allowance is calculated using the following formula:

AFS will pay an equivalent amount of 0.35 % to your adviser on the first anniversary of the adviser joining AFS and the client funds transitioning from the Dominion Superannuation Master Trust to Strategy within that period

Thereafter a marketing allowance of up to 0.2% will be paid on the total value of the investments in the Strategy Platform is in excess of the aforementioned amount.

The value of any marketing allowance paid from Strategy Portfolio Ltd to advisers will be made from company funds and will not be at any further cost to clients.